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5/2/03**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Serial No.09/665,919
Filing DateSept. 20, 2000
Inventor..... Venkatachari Dilip et al.
Group Art Unit3624
Examiner Shih, Sally
Attorney's Docket No.CE1-002US
Title: Method and Apparatus for Implementing Financial Transactions

RESPONSE TO OFFICE ACTION DATED MARCH 26, 2003

To: Commissioner of Patents and Trademarks,
Washington, D.C. 20231

From: Steven R. Sponseller (Tel. 509-324-9256; Fax 509-323-8979)
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Spokane, WA 99201

In the Title:

Please delete the existing title and insert the following new title:

-- Method and Apparatus for Managing Multiple Accounts --

In the Claims:

Claims 1-47 were previously pending.

Claims 31 and 33 are amended.

New claims 48-60 are added.

Claims 1-60 are pending.

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APR 29 2003
GROUP 3600